## UNITED STATES DISTRICT COURT Concord, NH

District of Merrimack NH

Docket #

Favorite Things
a DBA
Natasha Athens
v.
Bank of America et al
Megan Scholz
Defendants

## **Demand for Jury Trial**

PLAINTIFF'S MOTION TO CLARIFY
ORAL ARGUEMENT REQUESTED

Now comes the Plaintiff and requests oral argument on the Defendant's actions and her multiple versions of her altering, and ultimately canceling the Plaintiff's loan forgiveness application.

The Defendant only offered partial forgiveness on a loan from 2020, and put through multiples that a new application was coming, only it never did. The Plaintiff ultimately put her forgiveness application through alerting them that she would sue for the balance, since she used the loan as it was intended to keep her business going.

The bank manually put through the full amount on July 30, 2021, and Megan pulled that application, and then wrote the Plaintiff that she was

not due any forgiveness.

The Clarification must be answered under oath by Megan

- 1. How did the bank arrive at partial forgiveness?
- 2. Did she send documentation to the Plaintiff (as required) detailing how the forgiveness of partial amount of the loan was obtained.
- 3. Defendant must explain under oath how many loans were sent this notice, how many loans were only partially forgiven.
- 4. Defendant must answer to how many hours was spent on the Plaintiff's loan application, how many emails, and how many hours on the forgiveness application.
- 5. Defendant must explain how she arrived at 0 for forgiveness?
- 6. Defendant must explain how she arrived at \$1.00 for forgiveness?
- 7. Defendant must explain why Bank of America is not opting in to the direct forgiveness SBA portal so that borowwers can file directly to get loans forgiven.
- 8. Defendant must explain in detail Bank of America's "cut" of loan applications forgiveness, and billing. Megan needs to explain how much money was billed to CARES act or other federal funding over the Plaintiff's loan application and forgiveness.
- 9. Defendant must explain how in the first loan application, based on \$5,000 a week payroll, they offered \$500 for 2.5 weeks of payrool.
- 10. Defendant must explain how 2nd PPP loans were granted for the same payroll as first loan amounts, and those loans are being forgiven in full.

The Plaintiff reserves the right to add questions as this investigation goes on further. The Defendant is timing out the forgiveness time of October 14, 2021 so that loans become due and forgivness portal is closed. This is unconscionable and that puts the forgivness amount on to the Defendant personally, for canceling loans and closing out the options under the CARES act and SBA.

## WHERFORE THE PLAINTIFF SEEKS AN EMERGENCY HEARING VIA ZOOM AND ORAL ARGUMENT TO OBTAIN ANSWERS TO THESE QUESTIONS.

/s/ Favorite Things
Owner, Natasha Athens
September 1, 2021

